

REMARKS

Applicant respectfully requests allowance of the subject application. Claims 1, 4-6, 8, 10-16, 19-24 and 47-51 are pending. In view of the following remarks, Applicant respectfully requests that the rejections be withdrawn and the application be forwarded along to issuance

Claim Rejections 35 USC §102

Claims 1, 4-6, 8, 10-12 and 22-24 are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,055,567 to Ganesan et al (hereinafter “Ganesan”). The Applicant respectfully traverses the rejection.

Claim 1 recites in a network-based system, a computer-implemented method comprising:

- presenting a page on a network site sponsored by a hosting entity;
- offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity;
- registering the particular user with the hosting entity;
- whereupon activation of the option on the hosting entity’s page by a particular user of the hosting entity, linking to the third party’s network site, *wherein the linking comprises addressing a universal resource locator (URL) associated with the third party’s network site and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page;*
- enabling access to the third party’s network site without registering the particular user with the third party; and
- presenting, to the particular user, *the* new page at the third party’s network site that incorporates the user-specific data.

It is respectfully submitted that Ganesan does not disclose these aspects.

Ganesan describes a method whereby a “user entity” accesses the website of a “banking entity” and the banking entity presents the user entity with an interface that allows the user to “sign on” to the banking entity’s website. (Ganesan, Figure 10). Figure 16 of Ganesan depicts the “sign on” user interface that is presented to the user entity by the banking entity. Once the user entity enters a valid username and password, the banking entity presents the user entity with “its homepage.” (Ganesan, Figure 11 and column 16, lines 22-32). An example of the banking entity’s homepage is depicted in Figure 17 of Ganesan. As illustrated by Figure 17, the banking entity’s homepage allows the user to select a “view bills” icon. If the user entity selects the “view bills” icon, the banking entity displays the bills that are available on the “Banking Entity Modified Home Page.” (Figure 18). If the user entity selects the “gas bill” icon the user entity is linked to the gas bill “billing entity.” (Ganesan, column 16, lines 50-51). In order to view the “gas bill” data, *the Banking Entity then displays the billing data* in a “billing entity frame” *on* the “banking entity modified homepage.” (column 16, lines 50-60, Figure 13a). Figure 18 illustrates the “Banking Entity Modified Home Page” which includes a “billing entity frame.”

Thus, as described above, Ganesan describes a method whereby a user can sign on to a banking entity home page, and view bills from third parties in a “billing entity frame” on the banking entity home page. Further, this banking entity home page is specifically branded by the banking entity.

Claim 1, however, recites “presenting a page on a network site sponsored by a hosting entity; offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity; whereupon activation of the option on

the hosting entity's page by a particular user of the hosting entity, linking to the third party's network site, wherein the linking comprises addressing a universal resource locator (URL) associated with the third party's network site ***and sending an identity of the hosting entity to the third party so that the third party may identify the hosting entity in a new page***; and presenting, to the particular user, ***the new page at the third party's network site*** that incorporates the user-specific data. This is not disclosed by Ganesan. Rather, Ganesan merely provides a "billing entity frame" on the banking entity home page and does not disclose, teach or suggest "sending an ***identity of the hosting entity*** to the third party ***so that the third party may identify the hosting entity in a new page.***"

Applicant describes the utility of "sending an identity of the hosting entity to the third party so that ***the third party may identify the hosting entity*** in a new page... at the third party's network site", on page 4 of Applicant's specification. For the convenience of the Office, an excerpt from Applicant's specification is reproduced below:

[0008] This invention concerns a system and method for enabling a financial institution, such as a bank, to present a group of financial services to its customers via a Web site, even though the financial institution may not in fact host some of the financial data that it represents on its Web site to its customers. In providing the services, including those supported by a third party provider, ***the financial institution would like to offer the data as if it alone were serving the data to the customer.*** Accordingly, the financial institution ***contracts*** with the third party to integrate its resources with the financial institution's Web site offerings.

[0009] According to one aspect of this invention, the financial institution has a Web server to support its Web site. The server presents a home page that allows its customers to select different services, such as examining a checking or savings account balance, or conducting a funds transfer. These services are supported locally

at the financial institution's Web site. The home page also offers, however, an option to view customer-specific data, such as the customer's personal billing statements that are collected from a variety of different billers (e.g., phone bill, gas bill, cable TV bill, etc.). The customer-specific data is located at the third party provider, which is independent from the financial institution.

[0010] The third party also has a server that supports its own Web site. The server stores the customer-specific data offered by the financial institution and can provide that data to a customer of the financial institution any time the customer accesses the third party's Web site. The same data is also made available to the customer through the financial institution's Web site. *When the customer is logged onto the financial institution's Web site, the financial institution would like to offer this same data without having the customer feel like he/she has left the financial institution's Web site to access the third party's Web site.* Accordingly, when the customer activates the option on the financial institution's home page for viewing the customer-specific data, the financial institution's Web server links to the third party's server to access the customer-specific data without exposing this transfer to the customer.

[0011] There are many different degrees of integration between the financial institution's server and the third party's server. According to one implementation for a low level of integration, *the financial institution's server hands off the customer to the third party's server by addressing the third party's site URL (universal resource locator). The financial institution's server sends along its own identity, some branding indicia (e.g., logo, background, color), and a customer ID.* The third party's server uses the customer ID to retrieve the data belonging to the customer. *The third party's server then employs the bank's ID and branding indicia to present the data in a Web page that is formatted, branded, and styled to resemble the financial institution's own Web pages.* In this manner, the data is presented in such a way that the customer is led to believe that the financial institution is still sponsoring the customer-specific data rather than the third party.

Thus, claim 1 recites "sending an *identity of the hosting entity* to the third party so that the third party may identify the hosting entity in a new page." Ganesan

simply fails to teach or in any way suggest this subject matter. Instead, Ganesan's banking entity receives billing data from a third party, and displays the billing data in a billing entity frame on the bank entity home page. Any modification to Ganesan would run contrary to the expressed disclosure of Ganesan, as is further detailed in the following discussion of the obviousness rejection.

The Examiner in the Office Action seems to admit as much and asserts FIG. 19, and Col. 2, Line 45 to Col. 3, Line 13 and Col 16, Line 9 to Col. 18, Line 20). In the referenced instances asserted by the Examiner, it is again the Banking Entity that receives the information from the third party site, which is then displayed in the banking entities modified home page as indicated in the asserted FIG. 19, which is excerpted below for the sake of convenience:

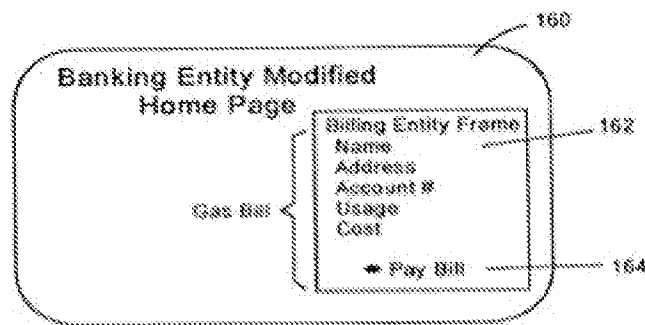


Figure 19

As is readily apparent, it is the banking entities home page and not the third party site as recited in Claim 1. The portions of the specification asserted by the Examiner further supports such a reading, which are excerpted below for the sake of convenience as follows:

According to the present invention, a distributed data accessing technique is provided. **The technique can be realized by storing, at a first network station, information**

identifying data which is available at a second network station. The first network station can be, for example, an electronic payment and customer service entity. The second network station can be, for example, a billing entity such as a utility company. The information identifying the data that is available at the second network station can be, for example, information which indicates that a bill is available at the second network station.

A signal is generated at the first network station. The signal represents the information identifying the available data and linking information to the second network station. The linking information can be, for example, a web site address along with some additional parameters.

The signal is transmitted to a third network station. The third network station can be, for example, a user entity such as a personal computer. The transmitted linking information is operable at the third network station to establish a network link over which the identified available data is transmittable from the second network station to the third network station. That is, the third network station can invoke the linking information so as to create, for example, a link to the web site of a utility company.

The signal is typically generated in response to a request for data. Such a request can include an identification of a user so that the user can be authenticated. The signal is then generated after the user is authenticated. The request is typically received from the third network station. The request, as well as any other events that occur between the various network stations, can be logged at the first network station. The logged events can then be accessed by an entity located outside of the network such as, for example, a centralized customer service center. *See Ganesan, Col. 2, Line 45 to Col. 3, Line 13.*

In the above excerpt, it is again the banking entity that shows information from the third party, and not the other way around. This is further repeated in the following excerpted portion of Ganesan that was asserted by the Office.

In FIG. 10, a subscriber at the user entity 52 accesses the web site of the banking entity 54 in step 200. In return, the banking entity 54 presents a branded interface to the user entity 52, including a sign-on request prompt in step 202. FIG. 16 shows an example of such a branded interface 120, wherein the sign-on request prompt includes a username field 122 and a password field 124.

In FIG. 11, the user entity 52 submits a sign-on request with authentication credentials in steps 204. The banking entity 54 messages the EPCS entity 58 with the authentication credentials of the subscriber and the event is logged in step 206. The EPCS entity 58 provides a security ticket to the banking entity 54 in step 208. The banking entity 54 delivers the security ticket to the user entity 52 and presents its "home page" to user entity 52 in step 210. FIG. 17 shows an example of such a home page 130, which includes a "view bills" icon 132, a "view checking account" icon 134, and a "view savings account" icon 136.

It should be noted that either the EPCS entity 58 or the banking entity 54 could perform the authentication procedure, but in either case the event is still logged in the event tracking database.

In FIG. 12, the subscriber selects the "view bills" icon 132 in step 212. The banking entity 54 messages the EPCS entity 58 with an aggregation data request and the event is logged in step 214. The EPCS entity 58 presents aggregation data of new bill availability to user entity 52 in step 216. FIG. 18 shows a first modified home page 140 having an EPCS entity frame 142 presenting the new bill availability data, which includes an "electric bill" icon 144, a "gas bill" icon 146, a "phone bill" icon 148, a "cable bill" icon 150, a "credit card bill" icon 152, and an "all bills" icon 154 which allows all bills to be presented simultaneously, albeit in separate frames.

In FIG. 13A, the subscriber selects the "gas bill" icon 146 and is linked to the billing entity 56 along with the security ticket in step 218. The billing entity 56 messages the EPCS entity 58 to log the "view bill" request event in step 220. The billing entity 56 presents detailed bill data to the user entity 52 in step 222. FIG. 19 shows a second modified home page 160

having a billing entity frame 162 presenting the detailed bill data, which includes the subscriber name, subscriber address, account number, usage, and cost, and a "pay bill" icon 164.

In FIG. 14, the subscriber selects the "pay bill" icon 164 and messages the EPCS entity 58 with a forward dated pay bill request so the event is logged in step 224. The EPCS entity 58 messages the billing entity 56 with a pay bill request notification along with a bill identification number in step 226.

In FIG. 15, the EPCS posts a debit with the banking entity 54 and the event is logged in step 228. The EPCS entity 58 then remits a payment to the billing entity 56 and the event is logged in step 230.

FIG. 13B can be substituted for FIG. 13A in the above-described sequence of flowchart diagrams to show how detailed bill data can be provided by the established billing aggregator 94 thru the partner message interface 38 of the billing entity 56. In FIG. 13B, the subscriber again selects the "gas bill" icon 146 and is linked to the billing entity 56 along with the security ticket in step 232. The billing entity 56 again messages the EPCS entity 58 to log the "view bill" request event in step 234. However, in this case, detailed bill data is available only from the established billing aggregator 94. Thus, the billing entity 56 accesses the established billing aggregator 94 through its partner message interface 38 in step 236. In response, the established billing aggregator 94 provides detailed bill data to the billing entity 56 in step 238. The billing entity 56 then presents the detailed bill data to the user entity 52 in step 240.

It should be noted that, in an alternative embodiment, the established billing aggregator 94 could present the detailed bill data directly to the user entity 52.

FIG. 13C can be substituted for FIG. 13A in the above-described sequence of flowchart diagrams to show how detailed bill data can be provided by the alternative bill presentment and payment system 96 thru the partner message interface 38 of the EPCS entity 58. In FIG. 13C, the subscriber selects the "gas bill" icon 146 and is linked back to

the EPCS entity 58 along with the security ticket and the event is logged in step 242. In this case, detailed bill data is available only from the alternative bill presentment and payment system 96. Thus, the EPCS entity 58 accesses the alternative bill presentment and payment system 96 through its partner message interface 38 in step 244. In response, the alternative bill presentment and payment system 96 provides detailed bill data to the EPCS entity 58 in step 246. The EPCS entity 58 then presents the detailed bill data to the user entity 52 in step 248.

It should be noted that, as previously described, the EPCS entity 58 will typically require the capabilities of a billing entity 56 in order to present bills to and from the alternative bill presentment and payment system 96. Alternatively, it should be noted that detailed bill data can be provided by the alternative bill presentment and payment system 96 thru the partner message interface 38 of the billing entity 56 in a manner similar to that as described in FIG. 13B.

Referring to FIG. 20, there is shown a flowchart diagram of data and message flows between the centralized customer service center 110 and the various entities within the system 50. A subscriber 170 contacts the centralized customer service center 110 regarding a bill payment in step 250. The centralized customer service center 110 accesses the event tracking database in the EPCS entity 58 to see if a view bill, pay bill, remit payment, or debit posting event has been logged in step 252. If more detailed information regarding, for example, the posting of a debit for a bill, the centralized customer service center 110 can access the database component 32 associated with the banking entity 54, as shown in step 254. Similarly, if more detailed information regarding, for example, the remitting of a payment for a bill, the centralized customer service center 110 can access the database component 32 associated with the billing entity 56, as shown in step 256. It should be noted that, although not shown, the EPCS entity 58 can log all of the above-described accesses performed by centralized customer service center 110.

As is apparent from the foregoing description, the system 50 allows a subscriber to interact directly with individual billers

while retaining the benefits of interacting with a single aggregator such as, for example, the ability to retain a single authentication and log-in procedure and a common bill presentation framework. The system 50 also allows a subscriber to retain the benefits of interacting with a single aggregator while allowing the billers and banks to retain certain preferences such as, for example, the ability to retain control of subscriber-related data and a communication channel with each subscriber.

At this point it should be noted that while the foregoing detailed description was directed to an electronic bill presentment and payment technique, any number of system types can employ the distributed database entities 30 to facilitate distributed data accessing within a network in accordance with the present invention.

The present invention is not to be limited in scope by the specific embodiments described herein. Indeed, various modifications of the present invention in addition to those described herein, will be apparent to those of skill in the art from the foregoing description and accompanying drawings. Thus, such modifications are intended to fall within the scope of the appended claims. *See Ganesan, Col. 16, Line 9 to Col. 18, Line 20.*

Thus, as shown in the above excerpts, it is the hosting entity that presents the third party in Ganesan, whereas in the recited claims the third party presents the branding information of the bank.

The Examiner further asserts that the “claim recites, ‘so that the third party may identify the hosting entity in a new page’. This feature is just intended use. The claim does not recite that the third party identifies the hosting entity in a new page.” *See Office Action, Page 3.* The Applicant respectfully disagrees as this is clearly a recitation of a function and therefore is permissible and should be given patentable weight. Regardless, the Examiner has still “switched the entities” in the

rejection and therefore has not supported disclosure of each and every feature of the subject claim.

Accordingly, it is respectfully submitted that in light of the current amendments Ganesan does not anticipate this claim and withdrawal is respectfully requested.

Claims 4-6, 8, and 10-12 are dependent claims which depend either directly or indirectly from claim 1 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

Claim 22 is allowable based on similar reasoning and therefore the Applicant will not further burden the record. **Claims 23-24** are dependent claims which depend either directly or indirectly from claim 22 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

Claim Rejections 35 USC §103

Claims 13-16, 19-21 and 47-51 are rejected under 35 U.S.C. §103(a) as being unpatentable over Ganesan in view of by U.S. Patent No. 6,141,666 to Tobin et al (hereinafter “Tobin”). The Applicant respectfully traverses the rejection.

Claim 13 recites in a network-based system, a computer-implemented method comprising [added language appears in bold italics]:

- presenting a page on a network site sponsored by a hosting entity to a particular user;
- requiring the particular user to logon with the hosting entity’s network site;
- offering as part of the page an option to view user-specific data, wherein the user-specific data is located at a network site owned by a third party that is independent from the hosting entity;
- whereupon activation of the option on the hosting entity’s page by the particular user of the hosting entity, linking to the third party’s network site, ***wherein the linking comprises supplying, to the third party network site, page formatting information to present a new page by the third party network, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting entity’s network site;***
- enabling access to the third party’s network site without logging on the particular user with the third party’s network site; and
- presenting, to the particular user, ***the*** new page at the third party’s network site that incorporates the user-specific data.

It is respectfully submitted that neither Ganesan nor Tobin, alone or in combination, disclose these aspects.

As previously described, Ganesan displays billing data on the banking entity’s home page. Claim 13, however, recites “***wherein the linking comprises supplying, to the third party network site, page formatting information to present a new page by the third party network, the page formatting information enabling an appearance of the new page that resembles the page presented by the hosting***

entity's network site; enabling access to the third party's network site without logging on the particular user with the third party's network site; and presenting, to the particular user, *the new page at the third party's network site* that incorporates the user-specific data. As discussed above with regards to claim 1, Ganesan simply fails to teach or suggest this subject matter.

To correct this defect, the Examiner asserts Tobin. First, what is interesting to note is that the Examiner now seems to admit the Ganesan is in need of modification. However, the proposed modification runs against the expressed purpose of Ganesan, and therefore is improper, as shown in the following excerpt "The main function of the billing entity 56 is to provide billing data to the user entity 52 for use in creating the UI for the subscriber. The billing entity 56 also **provides bill availability data to an aggregator database**, whether it is located in the banking entity 54, the EPCS entity 58, or another entity, to provide notice of bill availability to subscribers. The billing entity 56 can also access legacy billing systems through the external message interface 36 of the billing entity 56, as indicated above." *See Ganesan, Col. 9, Lines 31-40 (emphasis added)*. Thus, the Billers provide the data elsewhere, which is used to generate the user interface, and do not receive data that is used on their own webpage. Consequently, Tobin cannot be relied on to modify the teaching of Ganesan, whether alone or in combination.

Accordingly, it is respectfully submitted that neither Ganesan nor Tobin teach or suggest these features and withdrawal is respectfully requested.

Claims 14-16 and 19-21 are dependent claims which depend either directly or indirectly from claim 13 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed,

taught or suggested by the references of record. Accordingly, withdrawal of the rejection is respectfully requested.

Claim 47 recites a computer-implemented method comprising:

- receiving, at a third party network site:
 - an identifier which identifies a financial institution;
 - a branding indicia of the financial institution; and
 - a token that identifies a customer of the financial institution;
- retrieving data associated with the customer of the financial institution using the token;
- presenting a web page at the third party network site that is formatted, branded and styled to resemble a web page of the financial institution, using the identifier and the branding indicia of the financial institution; and
- displaying the data associated with the customer of the financial institution on the web page.

It is respectfully submitted that neither Ganesan nor Tobin teach or suggest these aspects.

As previously described, Ganesan displays billing data on the banking entity's home page. Claim 47, however, recites "receiving, at a third party network site: an identifier which identifies a financial institution; a branding indicia of the financial institution; and a token that identifies a customer of the financial institution; retrieving data associated with the customer of the financial institution using the token; presenting a web page at the third party network site that is formatted, branded and styled to resemble a web page of the financial institution, using the identifier and the branding indicia of the financial institution; and displaying the data associated with the customer of the financial institution on the web page. As discussed above with regards to claims 1 and 13, Ganesan simply fails to teach or suggest this subject matter and Tobin does not correct this defect, alone or in combination.

Accordingly, it is respectfully submitted that this claim is allowable.

Claims 48-51 are dependent claims which depend either directly or indirectly from claim 47 and are allowable for at least this reason. These claims are also allowable based on their own recited features, which are not disclosed, taught or suggested by the references of record. Accordingly, these claims are allowable.

Conclusion

All of the claims are in condition for allowance. Accordingly, Applicant requests a Notice of Allowability be issued forthwith. If the Office's next anticipated action is to be anything other than issuance of a Notice of Allowability, Applicant respectfully requests a telephone call for the purpose of scheduling an interview.

Respectfully Submitted,

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